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### REMARKS

Claims 1-14 and 16-18 are currently pending. Claims 1, 17, and 18 have been amended in accordance with the suggestions made by the examiners during a telephonic interview held on November 20, 2006.

The applicant has amended claim 1 to recite a “method of user data entry at a terminal for communication to a remote destination, comprising the steps of: a) displaying at least one data entry field to a user; b) automatically displaying a user selectable icon in response to user selection of the data entry field; and c) providing, to the user, access to an electronic wallet application, for transfer of data into the data entry field, in response to user selection of the icon.”

Claim 17 which relates to an associated data entry terminal has been amended in line with claim 1.

Claim 18 has been amended to introduce the step of detecting user selection of a displayed data entry field and to clarify that the icon for user selection is not displayed if the wallet application is not enabled.

The applicant has used the phrase “detecting user selection of a data entry field” rather than “inputting data into a data entry field” as suggested by the Patent Office because the embodiments disclosed in the description only require the selection of the data entry field rather than data entry into the field before the icon is displayed (see for example page 6 lines 1 to 15 and page 8 lines 9 to 14).

It is respectfully submitted that no new matter has been added.

Claim 18 was rejected in the examination report as being obvious with respect to Shmueli in view of Bishop (US 2004/0243520).

### Interview Summary

A telephonic interview between the examiner and Applicant's representative was held on or about 2 PM, November 20, 2006. Participating in the telephonic interview were Examiner William Allen, Primary Examiner Yogesh Garg, and Applicant's representative Walter Malinowski. Independent claims 1 and 18 were discussed. It was mentioned that independent claim 17 recited similar subject matter to claim 1. The examiners consider paragraph 0008 of Shmueli to teach claim 1 part b's limitation of “automatically displaying a user selectable option



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in response to user selection of the data entry field” because lines 2-3 disclose “the present invention will preferably provide to a user the ability to select and automatically fill in fields relating to billing and shipping addresses” (= data entry field) and lines 6-8 disclose “the host computing device will preferably be instructed to query the user to select one of the shipping addresses” (= user selectable option). The examiners consider claim 1, part c, “providing access to an electronic wallet application” to be disclosed by Shmueli’s application that pushes and pulls information. Applicant’s representative requested that the examiners point out where Shmueli provides this teaching. Furthermore, the term “option” is considered problematic by the examiners as it is considered overly broad such that Shmueli’s disclosure of the host computer querying the user to select one of the shipping addresses (paragraph 0008) is considered to satisfy “option.” The examiners suggested “icon” instead, as in claim 18. Applicant’s representative pointed out that the option mentioned in part b of claim 1 is not the option of part c of claim 1. The examiners disputed that and considered part c’s “providing access to the electronic wallet application” to be taught by Shmueli.

**The examiners were requested to identify where Shmueli teaches an application pushing and pulling information that corresponds to “providing access to an electronic wallet application.”** The examiners subsequently responded (via email on November 20 2006):

The "keylets" as referred to by Shmueli are the applications or functions stored on the key 10 that are executable by the host and provide the necessary functions (see 0031, Page 3, line 20-33; 0039 lines 1-4). The keylets are able to access the data from the key to perform the necessary function (see at least 0037, lines 1-3, Fig. 3B #122). Shmueli allow users to store in the key 10 information for one or more financial accounts, such as credit and debit card account numbers, billing addresses, and multiple shipping destination addresses that are accessed, decrypted, and filled into the fields on the web page by a "credit card function" (see at least 0060 line 8 - 0062 line 1 of column 2). Again in paragraph 62, the user via a user interface selects the account number, shipping address, etc. which is gathered by the keylet or "credit card function" and used to fill in the fields of the web page.

The examiners suggested amending claim 1 in a manner such as the following:

1. (Currently Amended) A method of user data entry, at a terminal, for communication to a remote destination comprising the steps of:



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- a) displaying at least one data entry field to a user;
- b) automatically displaying an icon ~~a user-selectable option~~ in response to user selection of the data entry field; and
- c) providing access to an electronic wallet application by a customer, for the transfer of data into the data entry field, in response to user selection of the option.

In part c, "by a customer" was considered needed since it was not clear to the examiners what providing access to an electronic wallet application meant. He interpreted part c of claim 1 to mean that an application could be provided access in multiple ways, including automatically.

The examiners seemed to think that claim 18 may be distinctive over Shmueli and Bishop; however, they critiqued claim 18 as lacking completeness of steps in that the existing steps were disjointed or disconnected. To achieve completeness, the examiners suggested a claim such as found below:

18. (Currently Amended) A method of user data entry, at a terminal, for communication to a remote destination comprising the steps of:

- (a) displaying at least one data entry field to a user;
- (b) entering data in the at least one data entry field by the user;
- (c) automatically detecting whether a wallet application is enabled;
- (d) displaying an icon, for user selection, if a wallet application is enabled, and not displaying the icon if the wallet application is not enabled; and
- (e) providing access to the electronic wallet application, for the transfer of data into at least the data entry field, in response to user selection of the icon.

During the interview, the examiners suggested filing a Request for Continued Examination as the suggested amendment to the claims in a response would result in the issuance of an Advisory Action.

**In conclusion, Examiner Allen and Examiner Garg advised, in a post interview email, that an amendment as discussed to the claims is the best course of action as, they think, it will clarify the interaction of the different steps and place the application in better condition for allowance.**

#### **Prior Art Rejections**

The Patent Office rejected claims 1, 4-7, and 12-17 under 35 U.S.C. 102(e) as being



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anticipated by Shmueli, U.S. Published Patent Application No. 2002/0147653.

For a claim to be anticipated, each and every non-inherent claim limitation must be disclosed in a reference.

The invention as claimed by claim 1 relates to a method of user data entry, at a terminal, for communication to a remote destination. The method comprises the steps of displaying at least one data entry field to a user, automatically displaying a user selectable option in response to user selection of the data entry field and providing access to an electronic wallet application, for the transfer of data into the data entry field, in response to user selection of the option. Claims 16 and 17 relate to a corresponding computer program embodied on a record medium and a data entry terminal.

Embodiments of the invention provide an improved user interface for e-commerce applications. As the option to access the wallet application is only presented when a data entry field is selected or when the wallet application is enabled, this makes efficient use of the display area and is particularly advantageous in handheld terminals such as cellular telephones that have limited size displays.

Also the invention provides a more intuitive method for the user as the wallet option is only presented when it is appropriate to use it.

The prior art cited in the office action Shmueli (US 2002/0147653) relates to a portable device operable to instruct a host computing device to automatically fill in financial account fields in a web page with information stored in the portable device thereby facilitating a web based transaction. The portable device may contain information relating to multiple financial accounts.

Shmueli does not disclose a user selectable icon that is displayed in response to user selection of a data entry field and provides access to an electronic wallet application as required by the amended claims. Shmueli discloses that selection of a shipping address will automatically fill in shipping address fields but there is no disclosure or suggestion of an icon which enables the shipping address to be filled in automatically and is automatically displayed in response to user selection of a data entry field.

The applicant has used the term "user" in part c of claim 1 rather than "customer" as suggested by the Patent Office in order to clarify that the wallet application is provided to the



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user of the device. Also the term customer is not used in the description and therefore the Applicant maintains that it is clearer to use the term user.

Thus, claims 1, 4-7, 12-14, 16, and 17 are not anticipated by Shmueli.

The Patent Office has rejected claims 2, 3, 8-11, and 18 as being unpatentable over Shmueli in view of Bishop et al., U.S. Published Patent Application No. 2004/0243520.

Shmueli relates to a portable device operable to instruct a host-computing device to automatically fill in financial account fields in a web page with information stored in the portable device thereby facilitating a web-based transaction. The portable device may contain information relating to multiple financial accounts.

Bishop relates to a system and method for conducting electronic commerce. A user is provided with a token such as a smart card containing a digital certificate for authenticating the user to the network. A digital wallet can be used to provide enhanced security and also to fill in forms automatically.

However, neither Shmueli or Bishop disclose or suggest determining whether or not an application is enabled after a user data entry field has been selected, and if the wallet application is enabled displaying an icon for user selection and if the wallet application is not enabled not displaying the icon for user selection.

Thus, claims 2, 3, 8, 9, 10, 11, and 18 are allowable over the prior art of record.

The Patent Office is respectfully requested to reconsider and remove the rejections of the claims under 35 U.S.C. 102(e) based on Shmueli or under 35 U.S.C. 103(a) based on Shmueli and Bishop, and to allow all of the pending claims 1-14 and 16-18 as now presented for examination. An early notification of the allowability of claims 1-14 and 16-18 is earnestly solicited.



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